

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michelle Lynn Rhoads
Debtor

Case No. 22-02264-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Feb 24, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle Lynn Rhoads, 1030 Nugent Way, York, PA 17402-7645
5507807	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5507816	+ Tsarouhis Law Group, LLC, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Feb 24 2023 18:41:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ EDI: RECOVERYCORP.COM	Feb 24 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5507806	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2023 18:56:58	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5508696	+ Email/Text: bkfilings@zwickerpc.com	Feb 24 2023 18:41:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5507808	EDI: CAPITALONE.COM	Feb 24 2023 23:49:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5507810	+ EDI: CITICORP.COM	Feb 24 2023 23:49:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5507811	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 24 2023 18:41:00	First National Bank of Pennsylvania, Attn: Legal Department, 1 FNB Boulevard, Hermitage, PA 16148-3363
5507809	EDI: JPMORGANCHASE	Feb 24 2023 23:49:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5507812	+ Email/Text: Bankruptcies@nragroup.com	Feb 24 2023 18:41:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5507813	EDI: PRA.COM	Feb 24 2023 23:49:00	PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067
5507983	+ EDI: RMSC.COM	Feb 24 2023 23:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5507814	EDI: RMSC.COM	Feb 24 2023 23:49:00	Synchrony Bank / Old Navy, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5507815	+ EDI: WTRRNBNK.COM	Feb 24 2023 23:49:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmllawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michelle Lynn Rhoads pmurphy@dplglaw.com kgreen@dplglaw.com
Steven M. Carr	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;jessmacek1@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Michelle Lynn Rhoads	Social Security number or ITIN xxx-xx-5246
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:22-bk-02264-HWV		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle Lynn Rhoads

**By the
court:**2/24/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.